

Sample article for organizations to use to reach customers

Customize and provide the following article on your website to help your customers find options for paying their federal tax

Do You Owe Federal Taxes?



Are you worried about how you're going to pay IRS the money you owe on your tax return? *Don't panic!* You have several options from which to choose.

Here's a tip to save you money: If you think you'll owe money on your tax return, file timely to avoid late filing penalties and pay as much as you can when you file to reduce penalty and interest charges.

If you owe the IRS money on your tax return, you can pay your bill in several different ways.

- **Check or Money Order** – Make your check or money order payable to the United States Treasury and submit [Form 1040-V, Payment Voucher](#), with it.
- **Credit Card or Debit Card** – Find out more about this option by visiting [IRS.gov](#) or reading your tax form instructions. You'll also find the telephone numbers, websites and fees for the IRS e-pay service providers.
- **Electronic Funds Withdrawal** – Schedule a payment from your bank account when you electronically file your return.
- **EFTPS (Electronic Federal Tax Payment System)** – Use this *free* service to pay electronically by Internet or phone.
 - [www.eftps.gov](#)
 - 1-800-316-6541
 - For TTY/TDD help for the hearing impaired, call 1-800-733-4829

Worried that you can't pay the full amount? Just ask the IRS about an agreement to full in full within 60 or 120 days or ask about an installment agreement ([Form 9465](#)) or go to [IRS.gov](#) and request an Online Payment Agreement (OPA)

TIP: There is no user fees if you pay within 60 or 120 days. So choose that option if you can. User fees do apply to installment agreements. Interest and penalty charges apply to both arrangements.

Another Option - Offer in Compromise

For some taxpayers, an offer in compromise—an agreement between a taxpayer and the IRS that settles the taxpayer's debt for less than the full amount owed—is a viable option. This filing season the IRS has given its personnel additional flexibility on offers in compromise for struggling taxpayers. For more information, refer to [Publication 594, The Collection Process](#), or go to [IRS.gov](#) and type *offer in compromise* in the key word search box.

Is there a way to prevent owing in the future? Yes! You can:

- Submit a revised [Form W-4, Employee Withholding Allowance Certificate](#)

- Submit a revised [Form W-4P](#), *Withholding Certificate for Pension or Annuity Payments*, or
- Make or increase your estimated tax payments using [Form 1040-ES](#), *Estimated Tax for Individuals*.

NOTE TO EDITOR: Below are links to IRS.gov information and publications related to federal tax payment options.

- Check out different options for making payments, [Payment Options – Ways to Make a Payment](#)
- Check out E-pay options on the [Electronic Payment Options Homepage](#)
- *See this bookmark listing all payment options in English - [Publication 4853, Do You Owe Federal Taxes?](#)
- *See this bookmark listing all payment options in Spanish - [Publication 4853\(SP\), ¿Adeuda usted impuestos federales?](#)
- Want to embed a video about [IRS payment options](#) into your website? Visit the [IRS YouTube Channel](#).

** The bookmarks can be ordered through IRS representatives.*